

March 24, 2015

Elda and Maria M. Thompson  
29 General Lane  
Willingboro, NJ 08046-3019  
609-531-6075  
973-687-4117



Honorable Martin Glenn  
United States Bankruptcy Court  
Southern District of New York  
Alexander Hamilton Custom House  
One Bowling Green – Room 501  
New York, New York 10004-1408

Re: Borrower: Maria Thompson and Elda Thompson (collectively, the “Borrower”)  
Property Address: 137 Ellery Avenue, Newark, NY (NJ) 07106  
Loan Number Ending in: 8459 (the “Loan”)

Residential Capital, LLC et. al,  
Jointly Administered under Case No. 12-12020 (Bankr. S.D.N.Y.)

Honorable Martin Glenn:

Pursuant to your Order on January 14, 2015, and on March 9, 2015, we invited counsel representing Residential Capital LLC et.al to meet with us at our residence located at 29 General Lane in Willingboro, NJ on March 17, 2015.

Counsel Jordan A. Wishnew from Morrison/Foerster Office met with us on March 17, 2015. Counsel Wishnew presented a history of mortgage loan payments Elda M. Thompson made to GMAC Mortgage Company constructed of 162 pages, with 21 of its pages showing numerous blocked entries. Counsel Wishnew stated that those blocked loan mortgages payment entries were “attorney’s client privileges”; therefore, we were not entitled to know its contents.

Counsel Jordan A. Wishnew stated during his court testimony on January 14, 2015 that foreclosure against the residence at 137 Ellery Avenue in Newark, NJ were initiated in June 2007 because payments pertaining from April through June 2007 were returned for insufficient funds. When Counsel Wishnew was required to point out those returned payments on the history of mortgage payments he provided, he stated that the payments were not listed in the document he presented because they were not received. GMAC Mortgage Company had sent Elda M. Thompson a complete record of her loan mortgage payments in 2007, showing loan payments received from January through July 2007. At that moment Counsel Wishnew remained silent. Counsel Wishnew could not give an answer to his own conflicted statement.

Elda M. Thompson tried Counsel Wishnew to explain how GMAC Mortgage Company received \$28,369.95 on a Foreclosure settlement when there was no Foreclosure claim to settle. At that moment, Counsel Wishnew, walking out towards the door, asked permission to leave, and left our premises. Counsel Wishnew's attitude was the reason the parties were not able to transact a solution to the present claim.

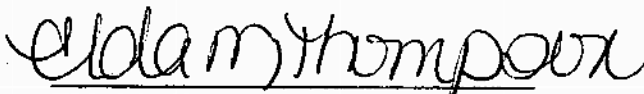
Counsel Wishnew required on his correspondence to the Bankruptcy Court dated March 20, 2015, the Court's aid to solve this dilemma, and we, Elda M. Thompson and Maria M. Thompson seconds this request.

We, Elda M. and Maria M. Thompson requests also of the Bankruptcy Court, to not only Ordered GMAC Mortgage Company to refund the amount of \$28,369.95, illegally obtained, but, also approved the amount of \$500,000 requested as compensation for the damages suffered by Elda M. Thompson, and her children Tony and Evelyn Porter of 12, and 6 years old respectively at the time GMAC Mortgage Company attempted to leave them homeless without an accurate cause. In addition to, Paid-in Full mortgage loan acknowledgement. The day GMAC Mortgage Company's action was notified Elda M. Thompson suffered the first of four heart attacks she has suffered throughout her illness. Elda M. Thompson's health conditions have worsened since.

It is noted that not one single entry of the \$28, 369.95 received by GMAC Mortgage Company was shown listed as payment received at any time.

We, Elda M. and Maria M. Thompson will appear in person on March 31, 2015 hearing already scheduled at 10:00am at the Bankruptcy Court located at One Bowling Green, Suite 501 in New York, NY.

Respectfully proposed,

  
Elda M. Thompson

  
Maria M. Thompson

Enclosed please find:

Copy of the GMAC Mortgage Company payment history on 137 Ellery Avenue, Newark, NJ in which mortgage payments for the months of April-July 2007 are listed.

Copy of one of the payments totaling \$28, 369.95

Copy of the last page of the Foreclosure Repayment Agreement

Copy of one of the blocked entries on Elda M. Thompson's loan mortgage history

cc: Jordan A. Wishnew, Counsel Morrison/Foerster Law Firm  
by Priority Mail

11/9/2007 - 10:12 AM

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## 2007 DETAIL BY TRANSACTION

TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
MISC RECEIPT	1227.78	01/07	09/13						201,381.49		1,348.05
REVERSAL	-1227.78	01/07	09/14						201,381.49		120.27
FEE BILLED	11.25	01/07	09/28					11.25	201,381.49		120.27
PAYMENT	1227.77	02/07	10/30	222.54	1005.23				201,158.95		120.27
MISC RECEIPT	2651.00	02/07	10/30						201,158.95		2,771.27
MISC RECEIPT	121.23	02/07	10/30						201,158.95		2,892.50
FEE BILLED	11.25	02/07	11/02					11.25	201,158.95		2,892.50
MISC RECEIPT	1227.78	02/07	11/28						201,158.95		4,120.28
PAYMENT	1227.77	03/07	11/29	223.65	1004.12				200,935.30		4,120.28
PAYMENT	1227.77	04/07	11/29	224.77	1003.00				200,710.53		4,120.28
REVERSAL	-240.54	04/07	11/29						200,710.53		3,879.74
FEE BILLED	55.00	04/07	12/03					55.00	200,710.53		3,879.74
FEE BILLED	200.00	04/07	12/03					200.00	200,710.53		3,879.74
FEE BILLED	910.00	04/07	12/03					910.00	200,710.53		3,879.74
FEE BILLED	529.00	04/07	12/03					529.00	200,710.53		3,879.74
FEE BILLED	110.00	04/07	12/03					110.00	200,710.53		3,879.74
FEE BILLED	64.00	04/07	12/03					64.00	200,710.53		3,879.74
FEE BILLED	300.00	04/07	12/03					300.00	200,710.53		3,879.74
MISC RECEIPT	-2168.00	04/07	12/13						200,710.53		1,711.74
FEE PAID	55.00	04/07	12/13					55.00	200,710.53		1,711.74
FEE PAID	200.00	04/07	12/13					200.00	200,710.53		1,711.74
FEE PAID	910.00	04/07	12/13					910.00	200,710.53		1,711.74
FEE PAID	529.00	04/07	12/13					529.00	200,710.53		1,711.74
FEE PAID	110.00	04/07	12/13					110.00	200,710.53		1,711.74
FEE PAID	64.00	04/07	12/13					64.00	200,710.53		1,711.74
FEE PAID	300.00	04/07	12/13					300.00	200,710.53		1,711.74
PAYMENT	1227.77	05/07	12/26	225.89	1001.88				200,484.64		1,711.74
PAYMENT	1227.77	06/07	12/26	227.02	1000.75				200,257.62		1,711.74
REVERSAL	-240.09	06/07	12/26						200,257.62		1,471.65
PAYMENT	1227.77	07/07	12/26	228.15	999.62				200,029.47		1,471.65
REVERSAL	-12.32	07/07	12/26						200,029.47		1,459.33

OMAC Mortgage, LLC  
 50 ECK 700

FORM 1  
 DATE 10/20/07

WASORLEN

IN 00744-0700

REPAYMENT AGREEMENT- 4459

PROPERTY

KIMLA H THOMPSON  
 1124 THOMPSON  
 20 MINERAL AVE

177 BILLYE AVENUE

HEARST

NY 07104-0000 NEWARK

NY 07104-0000

DATE	CURRENT BALANCE	UNCOLLECTED
01/01/07	201381.00	1227.00
02/01/07	0.00	0.00
03/01/07	120.27	0.00
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04/01/31	0.00	0.00
05/01/31	0.00	0.00
06/01/31	0.00	0.00
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11/01/32	0.00	0.00
12/01/32	0.00	0.00
01/01/33	0.00	0.00
02/01/33	0.	

4354  
4354

Check Amount  
\*\*\$2,215.45\*\*

Unit #: 203831

Irvington Ward

Date: 26 Apr 2008

Purpose: Mortgage -- E. Thompson

*ACC. 0359183469  
MAY 31, 2008*

GMAC Mortgage  
USA